



## Survivor's Guide to FEMA Damage Assessment Process

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If you were impacted by a disaster, and your county was declared for FEMA Individual Assistance (IA), you should apply to FEMA online at [DisasterAssistance.gov](https://DisasterAssistance.gov), on the mobile FEMA app, or by calling 800-621-3362.

When you apply for FEMA assistance, **you will receive a phone call** to conduct your initial intake assessment. FEMA will assess damage to homes through onsite and remote inspections depending on the severity of the damage you report during your intake assessment.

In order for FEMA to triage on-site inspections, applicants may be asked questions like the ones below during their intake assessment call.

*You indicated your home or personal property was damaged. FEMA would like to understand the damage the disaster caused. Please select the description that best matches your situation.*

1. I had minor damage, but I am able to live in my home.
2. I had damage to my home or personal property that requires a lot of repairs. I may not be able to live in my home.
3. I had damage to my home or personal property that requires major repairs. I am not able to live in my home.
4. My home was completely destroyed.
5. Unknown

It is important that applicants **answer this question carefully since it may affect the type and amount of assistance they may be able to receive**. The information below will help you navigate the FEMA application process more confidently.

### **Moderate to Severe Damage**

If your home was damaged by the disaster and you are unsure whether it is safe to inhabit, you should report moderate to major damage to FEMA. It is important to tell FEMA in your application and interview if you feel your home is **not safe to live in** due to **damage from the disaster**. With this answer, an onsite inspection will be scheduled, and you can prepare documentation for the inspection.

### **Minor Damage**

If you report that you can live in your home and that it only has minor damage, a remote inspection (via phone call) may begin on the spot or in a follow-up call. Your initial FEMA assistance will be based on your answers.



**IMPORTANT:** If you report that you can live in your home, you may not receive some forms of FEMA assistance (e.g., Home Repair Assistance above a certain threshold, Home Replacement Assistance, Rental Assistance)

### **Preparing for your inspection**

Regardless of inspection type, survivors should prepare the following in advance:

- Make a detailed list of all damages to your home, starting with the most severe
- Type of residence (single-family house, townhouse, mobile home, etc.), foundation type, number of stories, utilities are on/off
- Take photos and videos of the damage before you do any work like mucking/gutting, debris clearing
- Take notes and photos of specific damage, including:
  - The exterior of your home - windows, doors, and roof
  - Issues with electricity, gas, heat, plumbing, etc.
  - The interior - floors, walls, and ceiling
  - Safe access to and from the home
  - Issues with the septic and sewer systems
  - Issues with water supply or well (if applicable)
  - Personal property damage (appliances, furniture, vehicles, etc.)
- Make sure to describe your damage in as much detail as possible. Photographs and a professional construction estimate is the highest standard.
- Wherever possible, the key is for survivors to make clear and direct links between the damage done to homes and the disaster event itself.
  - Instead of saying "water flooded my home," an applicant should instead describe in their application that, "Due to rapid rainfall and widespread area flooding caused by [storm name], rising water entered my slab-on-grade home until it was 18" deep, fully covering my electrical outlets, destroying all of my furniture and major appliances." Photographs and an itemized list of lost property and estimated values will help make the case.
  - Instead of saying, "The wind damaged some shingles off my roof," an applicant may instead respond that, "[storm name's] sustained 135mph winds caused severe, and potentially structural, damage to my roof. ~X% of the roof is missing shingles lost during the storm and may need to be replaced."
    - Wherever possible, applicants should submit professional repair estimates to validate their application.
    - This will ensure survivors receive more of the assistance they need (by reducing the chance that any mistakes or misinterpretations occur).

### **Appealing FEMA's Decision:**

- Survivors can and should appeal any FEMA decision or award that they do not understand or agree with.



- When appealing a FEMA decision, be sure to include photos and detailed descriptions of inventory all damage to your property and any repair estimates you may have.

Other Resources:

You can find other helpful resources on SBP's website which includes information on how to avoid contractor fraud, how to navigate post-disaster insurance and more.

<https://sbpusa.org/start-here>

If you need assistance filing a FEMA appeal, email the SBP FEMA Appeals Program at [femahelp@sbpusa.org](mailto:femahelp@sbpusa.org)